

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William Scott Kalna
Suzanne E Kalna**
Debtor(s)

Bankruptcy Case No.: 20-23012-CMB
4/29/2021
Chapter: 13
Docket No.: 39 – 38
Concil. Conf.: April 29, 2021 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 2/24/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3,006.00 as of 5/2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Apr. 29, 2021 at 10:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: April 30, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
William Scott Kalna
Suzanne E Kalna
Debtors

Case No. 20-23012-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 30, 2021

User: dsaw
Form ID: 149

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Scott Kalna, Suzanne E Kalna, 60 Strikertown Road, West Newton, PA 15089-1805
15302340	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, 4161 piedmont Parkway, Greensboro, NC 27410
15305192	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15302351	+ Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Littleton, CO 80129-2386
15314864	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15302355	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
15302356	+ TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
15311769	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15302359	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15302361	+ Westmoreland County Tax Claim Bureau, 2 North Main Street, Suite 406, Greensburg, PA 15601-2417

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2021 03:18:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15302341	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 01 2021 03:18:52	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15306302	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 01 2021 03:18:52	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15302344	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2021 03:20:49	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
15302345	+ Email/Text: Bk@c2cfsi.com	May 01 2021 03:44:00	Coast to Coast Financial Solutions, Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
15302346	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 01 2021 03:43:00	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
15302358	Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2021 03:20:48	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15302342	Email/PDF: ais.chase.ebn@americaninfosource.com	May 01 2021 03:18:51	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
15302343	Email/PDF: ais.chase.ebn@americaninfosource.com	May 01 2021 03:18:51	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15302347	+ Email/Text: PBNCNotifications@peritusservices.com	May 01 2021 03:42:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0315-2

User: dsaw

Page 2 of 3

Date Rcvd: Apr 30, 2021

Form ID: 149

Total Noticed: 36

15315609	Email/PDF: resurgentbknofications@resurgent.com	May 01 2021 03:17:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15302348	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 01 2021 03:43:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15302349	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2021 03:42:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15319160	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2021 03:42:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15325610	Email/Text: Bankruptcy.Notices@pnc.com	May 01 2021 03:42:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15302350	+ Email/Text: bnc-quantum@quantum3group.com	May 01 2021 03:43:00	Quantum3 Group LLC as agent, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15303997	Email/Text: bnc-quantum@quantum3group.com	May 01 2021 03:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15303302	Email/Text: bnc-quantum@quantum3group.com	May 01 2021 03:43:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15302862	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 03:16:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15302352	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 03:18:46	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302353	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 03:18:46	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302354	+ Email/PDF: gecsed@recoverycorp.com	May 01 2021 03:16:54	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302357	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 01 2021 03:42:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225
15322868	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 01 2021 03:20:54	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15302360	+ Email/Text: bankruptcy@firstenergycorp.com	May 01 2021 03:44:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
15302362	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 01 2021 03:18:52	Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Specialized Loan Servicing, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: dsaw

Page 3 of 3

Date Rcvd: Apr 30, 2021

Form ID: 149

Total Noticed: 36

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2021 at the address(es) listed below:

Name	Email Address
Corey J. Sacca	on behalf of Joint Debtor Suzanne E Kalna csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Debtor William Scott Kalna csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Kristen D. Little	on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6